

MARTIN W. JAQUA, OSB #86052
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THE RICKLES LAW FIRM, PC
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Telephone: 503.229.1850
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Of Attorneys for Plaintiff

CLERK US BANKRUPTCY COURT
DISTRICT OF OREGON

'05 OCT 21 P1:08

LODGED REC'D. 3
PAID 250 Docketed

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF OREGON

In re:

Case No. 05-40182-tmb7

**MURRAY DOUGLAS ETHERIDGE
and MARCIA LEWIS ETHERIDGE,**

Debtors,

Adv. Proc. No. *05-4006-TMB*

**UNIVERSAL UNDERWRITERS
INSURANCE COMPANY, a foreign
corporation,**

**COMPLAINT
Interpleader (28 USC § 1335)**

Plaintiff,

v.

**DEBORAH ABRAMS; ADDISON
AVENUE FEDERAL CREDIT UNION;
SAUL T. ANDRADE; LUIS ARTURO
BARRIOS; ADAM W. BERRY; BILL
COPPS DEALERSHIPS; DEANNA
BOYLAN; DEALER TITLE SERVICE,
INC.; MARCIA LEWIS. ETHERIDGE;
MURRAY DOUGLAS ETHERIDGE;
JASON R. FRATES; TERESA
KEIZUR; PATRICK MAHONEY;
ANTHONY MARIS; JERRY MAZGAY;
MICHAEL MCDONALD; MICHAEL**

ORIGINAL

SHAWN MURPHY; NATIONAL WARRANTY CORP.; NORTHWEST COMMUNITY CREDIT UNION; OLD WEST FEDERAL CREDIT UNION; OREGON DEPARTMENT OF TRANSPORTATION, DMV SERVICES; JAMES B. PALMER and VICKY L. PALMER; PORTLAND TEACHERS CREDIT UNION; SPORT LEASING; STERLING SAVINGS BANK; UNITED FINANCE COMPANY; UNITUS COMMUNITY CREDIT UNION; WFS FINANCIAL,

Defendants.

1.

Plaintiff Universal Underwriters Insurance Company is a Kansas corporation and resident that has its principal place of business in Kansas, and which is authorized to conduct insurance business in the state of Oregon.

2.

The individual defendants are residents of the state of Oregon. The other defendants are corporations, financial institutions, and/or companies authorized to transact business in and that actually transact business in the state of Oregon. The amount in controversy herein is \$75,000.

3.

This court has subject matter jurisdiction over the claim alleged herein pursuant to 28 USC § 1334(b) and 28 USC § 1335.

4.

Venue is proper under 28 USC § 1397 on the ground that one or more of the defendants herein is a resident of Multnomah County, Oregon. Venue in this court is further proper under 28 USC § 1409 in that the main bankruptcy case is pending in this district.

5.

On or about October 1, 2004, plaintiff issued a Surety Bond, designated as Bond No. 803632, on behalf of Team Northwest Automotive, LLC ("Team Northwest"), doing business as Tualatin Valley Chevrolet, as its principal, in the penal sum of \$35,000 for each year the certificate was valid. A copy of said bond is attached as Exhibit 1 hereto. The bond was cancelled effective April 22, 2005, by way of the Notice of Dealer Cancellation attached as Exhibit 2 hereto.

6.

On or about December 16, 2004, plaintiff issued a second Surety Bond, designated as Bond No. 805967, on behalf of Sunset Automotive Partners, LLC, ("Sunset"), doing business as Tualatin Valley Chevrolet, as its principal, in the penal sum of \$40,000 for each year the certificate was valid. A copy of said bond is attached as Exhibit 3 hereto. The bond was cancelled effective April 22, 2005, by way of the Notice of Dealer Cancellation attached as Exhibit 4 hereto.

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7.

While the bonds identified in paragraphs 5 and 6, above, were in effect, Team Northwest and/or Sunset conducted an automobile dealership in Forest Grove, Oregon, under the assumed business name Tualatin Valley Chevrolet, where said entities were engaged in the sale of new and used automobiles.

8.

Debtor Murray Douglas Etheridge was, at all material times herein, a member of Team Northwest and was, at various times, actively involved in the management and business affairs of Team Northwest and Tualatin Valley Chevrolet. Debtor Marcia Etheridge was, at all material times herein, a member of Sunset and was, at various times, actively involved in the management and business affairs of Sunset and Tualatin Valley Chevrolet. Team Northwest, Sunset, and Tualatin Valley Chevrolet shall collectively be referred to hereinafter as "Dealers."

9.

Defendants, and each of them, have asserted or may assert various individual or joint claims against Dealers based on offenses allegedly committed in the course of Dealers' business operations. Plaintiff is informed and believes, and therefore alleges, that the combined liability of Dealers on defendants' claims, for which defendants may be entitled to recover under the bonds

identified in paragraphs 5 and 6, above, exceeds the combined maximum penal sum of \$75,000 under both bonds.

10.

Based on the preceding facts, plaintiff has no interest in or claim to any portion of the combined \$75,000 maximum penal sum provided under the bonds, admits such amount is due to one or more of the defendants, and has concurrently tendered the proceeds of the bonds to the clerk of the court.

11.

Defendants' actual and potential claims to the individual and/or combined bond proceeds subject plaintiff to potential multiple claims and liability, and plaintiff is unable to ascertain who is or may be entitled to the proceeds of the bonds or their respective rights, as to each other, to part or all of such proceeds.

WHEREFORE, plaintiff prays the court for a judgment:

- a) Directing plaintiff to deposit the bond proceeds with the clerk of the court;
- b) Discharging plaintiff from this action and from any other liability for any claims, whether by defendants or any other party, to the bond proceeds deposited with the court;

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- c) Enjoining defendants from initiating or prosecuting any claims against plaintiff for any portion of the bond proceeds, and ordering defendants to interplead and litigate any such claims in this action; and,
- d) Awarding plaintiff its reasonable costs, disbursements, and attorney fees herein.

DATED this 21st day of October 2005.

THE RICKLES LAW FIRM, PC

By: 

MARTIN W. JAQUA, OSB #86052
mjaqua@rickles-law.com
Of Attorneys for Plaintiff

FILE No. 729 09/23 '05 10:24

ID:UNIVERSAL.UNDERWRITERS

FAX: 5032382439

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110257-00

\$ 350.00

(00) NEW

DEPARTMENT OF TRANSPORTATION
DRIVERS AND MOTOR VEHICLE SERVICES
TAN LOGO AND THE DMV LOGO ARE OWNERSHIP TRADEMARKS OF THE STATE OF OREGON.**SURETY BOND**

▼ BOND NUMBER ▼

803632

NOTE: TO BE COMPLETED BY BONDING COMPANY. FAILURE TO
ACCURATELY COMPLETE THIS FORM WILL CAUSE DELAY.
PLEASE TYPE OR PRINT LEGIBLY WITH INK.**LET IT BE KNOWN:**

THAT Team Northwest Automotive, LLC
(INDIVIDUAL NAME OF OWNER, ALL PARTNERS OR MEMBERS, OR NAME OF CORPORATION)

DOING BUSINESS AS Tualatin Valley Chevrolet
(BUSINESS NAME AS GIVEN ON THE CERTIFICATE APPLICATION)

HAVING ITS PRINCIPAL PLACE OF BUSINESS AT 3731 Pacific Ave Forest Grove, OR 97116
(STREET ADDRESS, CITY, STATE, ZIP CODE)

WITH ADDITIONAL PLACES OF BUSINESS AT _____
(STREET ADDRESS, CITY, STATE, ZIP CODE)

AS PRINCIPAL(S), AND Universal Underwriters Ins. Co.
(SURETY NAME)

7045 College Blvd. Overland Park, KS 66211 (913) 339-1000
(ADDRESS, CITY, STATE, ZIP CODE) (TELEPHONE NUMBER)

A CORPORATION ORGANIZED AND EXISTING UNDER AND BY VIRTUE OF THE LAWS OF THE STATE OF Kansas, AND AUTHORIZED TO TRANSACT A SURETY BUSINESS IN THE STATE OF OREGON, AS SURETY, ARE HELD AND FIRMLY BOUND TO THE STATE OF OREGON IN THE PENAL SUM OF \$35,000 FOR EACH YEAR THE CERTIFICATE IS VALID, FOR THE PAYMENT OF WHICH THE PRINCIPAL(S) AND SURETY JOINTLY AND SEVERALLY BIND THEMSELVES, THEIR RESPECTIVE SUCCESSORS, AND ASSIGNS. THE MAXIMUM AMOUNT PAYABLE UNDER THE BOND FOR PAYMENT OF CLAIMS BY PERSONS OTHER THAN RETAIL CUSTOMERS OF THE VEHICLE IS \$20,000.

WHEREAS, THE PRINCIPAL(S) IS APPLYING FOR A VEHICLE DEALER CERTIFICATE ISSUED BY THE OREGON DEPARTMENT OF TRANSPORTATION:

THE CONDITION OF THIS OBLIGATION IS SUCH THAT WHEN THE ABOVE NAMED PRINCIPAL(S) IS ISSUED A VEHICLE DEALER CERTIFICATE TO CONDUCT, IN THIS STATE, A BUSINESS AS A DEALER OR REBUILDER OF VEHICLES, SAID PRINCIPAL(S) SHALL CONDUCT SUCH BUSINESS WITHOUT FRAUD OR FRAUDULENT REPRESENTATION, AND WITHOUT VIOLATION OF ANY OF THE PROVISIONS OF THE OREGON VEHICLE CODE SPECIFIED IN ORS 822.030(2), THEN AND IN THAT EVENT THIS OBLIGATION TO BE VOID, OTHERWISE TO REMAIN IN FULL FORCE AND EFFECT UNLESS CANCELLED PURSUANT TO ORS 822.030(1)(a).

THIS BOND SHALL BECOME EFFECTIVE AS OF THE DATE THE PRINCIPAL(S) IS ISSUED A VEHICLE DEALER CERTIFICATE BY THE OREGON DEPARTMENT OF TRANSPORTATION UNTIL DEPLETED BY CLAIMS PAID, UNLESS THE SURETY SOONER CANCELS THE BOND. THIS BOND MAY BE CANCELED BY THE SURETY GIVING WRITTEN NOTICE OF SUCH CANCELLATION TO THE DRIVER AND MOTOR VEHICLE SERVICES DIVISION OF THE OREGON DEPARTMENT OF TRANSPORTATION. THIS BOND SHALL EXPIRE UPON EXPIRATION OF THE VEHICLE DEALER CERTIFICATE, BUT MAY BE RENEWED UPON THE RENEWAL OF THE CERTIFICATE.

THIS BOND SHALL BE ONE CONTINUING OBLIGATION AND THE LIABILITY OF THE SURETY SHALL BE LIMITED TO THE AMOUNT OF THE PENALTY OF THIS BOND REGARDLESS OF WHETHER THIS BOND IS RENEWED OR OTHERWISE CONTINUED IN EFFECT BEYOND ITS ORIGINAL TERM, IRRESPECTIVE OF THE NUMBER OF YEARS IT IS IN EFFECT.

THIS BOND IS EFFECTIVE October 1, 2004 AND EXPIRES December 31, 2005. (BOND MUST EXPIRE ON THE LAST DAY OF THE MONTH)
(MONTH, DAY, YEAR) (MONTH, DAY, YEAR)

- ANY ALTERATION VOIDS THIS BOND -

IN WITNESS WHEREOF, THE SAID PRINCIPAL(S) AND SAID SURETY HAVE EACH EXECUTED THIS BOND BY ITS AUTHORIZED REPRESENTATIVE(S) AND HAVE AFFIXED THE SURETY CORPORATE SEAL HEREUNTO

THIS 23rd DAY OF September, 2004
(DAY) (MONTH) (YEAR)

SIGNATURE (OWNER/PARTNER/MEMBER OR CORPORATE OFFICER)

X

TITLE

SIGNATURE OF SURETY (AUTHORIZED REPRESENTATIVE)

X

TITLE
Attorney-In-Fact

SURETY'S AGENT OR REPRESENTATIVE MUST COMPLETE THIS SECTION:

PLACE SURETY SEAL BELOW

IN THE EVENT A PROBLEM ARISES CONCERNING THIS BOND, CONTACT:

NAME Tanya Quintero TELEPHONE NUMBER (503) 238-0280ADDRESS 650 NE Holladay St. Ste 850CITY, STATE, ZIP CODE Portland, OR 97232

APPROVED BY ATTORNEY GENERAL'S OFFICE

SYNDICATION

EXHIBIT

PAGE 1 OF 1

FAX No.729 09/23 '05 10:23 ID:UNIVERSAL.UNDERWRITERS

FAX:5032382439

PAGE 2/ 7

FAX (503) 238-2439
CLAIMS FAX: (503) 872-7360TELEPHONE: (503) 226-0280
TOLL FREE: (800) 648-2144

UNIVERSAL UNDERWRITERS GROUP

REGIONAL OFFICE—650 NE Holladay Street, Suite 850 • Portland, Oregon 97232

MEMBER COMPANIES

UNIVERSAL UNDERWRITERS INSURANCE COMPANY
UNIVERSAL UNDERWRITERS SERVICE CORPORATION
UNIVERSAL UNDERWRITERS ACCEPTANCE CORPORATION
UNIVERSAL UNDERWRITERS INSURANCE SERVICES OF TEXAS, INC.UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY
UNIVERSAL UNDERWRITERS INSURANCE SERVICES, INC.
UNIVERSAL UNDERWRITERS INSURANCE SERVICES OF ALABAMA, INC.

NOTICE OF DEALER CANCELLATION

ADDRESSEE: DMV - Business Regulation
1905 Lana Avenue NE
Salem, OR 97314-2360

RE:

PRINCIPAL: Team Northwest Automotive, LLC
BOND: 803632
ADDRESS: 3731 Pacific Ave
CITY: Forest Grove, OR 97116

UNIVERSAL UNDERWRITERS INSURANCE COMPANY, OVERLAND PARK, KANSAS, HEREBY SERVES WRITTEN NOTICE OF THE TERMINATION OF INSURANCE. THE TERMINATION DATE WILL BE 30 DAYS FROM THE DATE OF THIS NOTICE.

FOR THE SURETY, BY _____

(Authorized Representative)

DATE: March 23, 2005

EXHIBIT 2PAGE 1 OF 1

#110257-00

DC 3 - 775-5287



DEPARTMENT OF TRANSPORTATION
DRIVER AND MOTOR VEHICLE SERVICES
1940 LAMAR AVE NE, SALEM, OREGON 97314

SURETY BOND
BOND NUMBER
 805967

NOTE: TO BE COMPLETED BY BONDING COMPANY. FAILURE TO ACCURATELY COMPLETE THIS FORM WILL CAUSE DELAY.
PLEASE TYPE OR PRINT LEGIBLY WITH INK.

LET IT BE KNOWN:

THAT Sunset Automotive Partners, LLC
(INDIVIDUAL NAME OF OWNER, ALL PARTNERS OR MEMBERS, OR NAME OF CORPORATION)

DOING BUSINESS AS Tualatin Valley Chevrolet
(BUSINESS NAME AS GIVEN ON THE CERTIFICATE APPLICATION)

HAVING ITS PRINCIPAL PLACE OF BUSINESS AT 3731 Pacific Ave Forest Grove, OR 97116
(STREET ADDRESS, CITY, STATE, ZIP CODE)

WITH ADDITIONAL PLACES OF BUSINESS AT _____
(STREET ADDRESS, CITY, STATE, ZIP CODE)

AS PRINCIPAL(S) AND Universal Underwriters Ins. Co.
(SURETY NAME)

7045 College Blvd. Overland Park, KS 66211 (913) 339-1000
(ADDRESS, CITY, STATE, ZIP CODE) (TELEPHONE NUMBER)

A CORPORATION ORGANIZED AND EXISTING UNDER AND BY VIRTUE OF THE LAWS OF THE STATE OF Kansas, AND AUTHORIZED TO TRANSACT A SURETY BUSINESS IN THE STATE OF OREGON, AS SURETY, ARE HELD AND FIRMLY BOUND TO THE STATE OF OREGON IN THE PENAL SUM OF \$40,000 FOR EACH YEAR THE CERTIFICATE IS VALID, FOR THE PAYMENT OF WHICH THE PRINCIPAL(S) AND SURETY JOINTLY AND SEVERALLY BIND THEMSELVES, THEIR RESPECTIVE SUCCESSORS, AND ASSIGNS. THE MAXIMUM AMOUNT PAYABLE UNDER THE BOND FOR PAYMENT OF CLAIMS BY PERSONS OTHER THAN RETAIL CUSTOMERS OF THE VEHICLE IS \$20,000.

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THIS BOND IS EFFECTIVE December 16, 2004 AND EXPIRES November 30th 2007. (BOND MUST EXPIRE ON THE LAST DAY OF THE MONTH.)
(MONTH, DAY, YEAR) (MONTH, DAY, YEAR)

-- ANY ALTERATION VOIDS THIS BOND --

IN WITNESS WHEREOF, THE SAID PRINCIPAL(S) AND SAID SURETY HAVE EACH EXECUTED THIS BOND BY ITS AUTHORIZED REPRESENTATIVE(S) AND HAVE AFFIXED THE SURETY CORPORATE SEAL HEREUNTO

THIS 16th DAY OF December 2004.

(DAY)

(MONTH)

(YEAR)

SIGNATURE (OWNER/PARTNER/MEMBER OR CORPORATE OFFICER)

X

SIGNATURE OF SURETY (AUTHORIZED REPRESENTATIVE)

X

TITLE

Attorney-In-Fact

SURETY'S AGENT OR REPRESENTATIVE MUST COMPLETE THIS SECTION:**PLACE SURETY SEAL BELOW**

IN THE EVENT A PROBLEM ARISES CONCERNING THIS BOND, CONTACT:

NAME	TELEPHONE NUMBER
Tanya Quintero	(603) 238-0280

ADDRESS
650 NE Holladay St. Ste 850

CITY, STATE, ZIP CODE
Portland, OR 97232

LEESA SANDS
APR 06 2005

715-3703 (9:04)

APPROVED BY ATTORNEY GENERAL'S OFFICE

5100300145

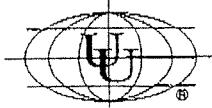
EXHIBIT 3
PAGE 1 OF 1

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F# 032382439

PAGE 1 / 5

FAX: (503) 238-2439
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TOLL FREE: (800) 648-2144

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UNIVERSAL UNDERWRITERS INSURANCE SERVICES OF TEXAS, INC.UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY
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UNIVERSAL UNDERWRITERS INSURANCE COMPANY, OVERLAND PARK, KANSAS, HEREBY SERVES WRITTEN NOTICE OF THE TERMINATION OF INSURANCE. THE TERMINATION DATE WILL BE 30 DAYS FROM THE DATE OF THIS NOTICE.

FOR THE SURETY, BY

(Authorized Representative)

DATE: March 23, 2005

LEESA SANDS

APR 06 2005

B 104 ADVERSARY PROCEEDING COVER SHEET (Rev. 2/92) (Instructions on Page 2)		ADVERSARY PROCEEDING NUMBER (Court Use Only) 05-4006-TMB			
PLAINTIFFS		DEFENDANTS CLERK US BANKRUPTCY COURT DISTRICT OF OREGON			
UNIVERSAL UNDERWRITERS INSURANCE CO.		'05 OCT 21 P1:08 SEE ATTACHED LIST LODGED REC'D PAID DOCKETED			
ATTORNEYS (Firm Name, Address, and Telephone No.) MARTIN W. JAQUA, ESQ. ONE SW COLUMBIA STREET, SUITE 1850 PORTLAND OREGON 97258 503-229-1850		ATTORNEYS (If Known) SEE ATTACHED LIST			
PARTY (Check one box only) <input type="checkbox"/> 1 U.S. PLAINTIFF <input type="checkbox"/> 2 U.S. DEFENDANT <input checked="" type="checkbox"/> 3 U.S. NOT A PARTY					
CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED) INTERPLEADER					
NATURE OF SUIT (Check the one most appropriate box only.)					
<input type="checkbox"/> 454 To Recover Money or Property <input checked="" type="checkbox"/> 435 To Determine Validity, Priority, or Extent of a Lien or Other Interest in Property <input type="checkbox"/> 458 To obtain approval for the sale of both the interest of the estate and of a co-owner in property <input type="checkbox"/> 424 To object or to revoke a discharge 11 U.S.C. §727		<input type="checkbox"/> 455 To revoke an order of confirmation of a Chap. 11, Chap. 12, or Chap. 13 Plan <input type="checkbox"/> 426 To determine the dischargeability of a debt 11 U.S.C. §523 <input type="checkbox"/> 434 To obtain an injunction or other equitable relief <input type="checkbox"/> 457 To subordinate any allowed claim or interest except where such subordination is provided in a plan		<input type="checkbox"/> 456 To obtain a declaratory judgment relating to any of foregoing causes of action <input type="checkbox"/> 459 To determine a claim or cause of action removed to a bankruptcy court <input type="checkbox"/> 498 Other (specify)	
ORIGIN OF PROCEEDINGS ankruptcy (Check one box only.)		<input checked="" type="checkbox"/> 1 Original proceeding <input type="checkbox"/> 2 Removed Proceeding <input type="checkbox"/> 4 Reinstated or Reopened		<input type="checkbox"/> CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23	
DEMAND	NEAREST THOUSAND \$75,000	OTHER RELIEF SOUGHT INJUNCTIVE RELIEF			<input type="checkbox"/> JURY DEMAND
BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES					
NAME OF DEBTOR MURRAY DOUGLAS ETHERIDGE and MARCIA LEWIS ETHERIDGE			BANKRUPTCY CASE NO. 05-40182-tmb7		
DISTRICT IN WHICH CASE IS PENDING OREGON		DIVISIONAL OFFICE PORTLAND		NAME OF JUDGE HON. TRISH M. BROWN	
RELATED ADVERSARY PROCEEDING (IF ANY)					
PLAINTIFF		DEFENDANT		ADVERSARY PROCEEDING NO.	
DISTRICT		DIVISIONAL OFFICE		NAME OF JUDGE	
FILING FEE (Check one box only.)		<input checked="" type="checkbox"/> FEE ATTACHED		<input type="checkbox"/> FEE NOT REQUIRED <input type="checkbox"/> FEE IS DEFERRED	
DATE 10/21/05		PRINT NAME MARTIN W. JAQUA		SIGNATURE OF ATTORNEY (OR PLAINTIFF)	

ORIGINAL

LIST OF DEFENDANTS AND ATTORNEY(S)

US Bankruptcy Court Case No. 05-40182-tmb7

DEFENDANTS	ATTORNEY(S)
Deborah Abrams	
Addison Avenue Federal Credit Union	
Saul T. Andrade	
Luis Arturo Barrios	
Adam W. Berry	Daniel L. Cronin, Esq. 235 S Canyon Blvd John Day, OR 97845 541-575-2137
Bill Copps Dealerships	
Deanna Boylan	
Dealer Title Service, Inc.	
Marcia L. Etheridge	Howard M. Levine, Esq. Sussman Shank LLP 1000 SW Broadway, Ste 1400 Portland, OR 97205 503-243-1637
Murray Douglas Etheridge	Howard M. Levine, Esq. Sussman Shank LLP 1000 SW Broadway, Ste 1400 Portland, OR 97205 503-243-1637
Jason R. Frates	
Teresa Keizur	
Patrick Mahoney	
Anthony Maris	
Jerry Mazgay	
Michael McDonald	Justin Michael Baxter, Esq. Baxter & Baxter LLP 8835 SW Canyon Ln, Ste 130 Portland, OR 97225 503-297-9031
Michael Shawn Murphy	
National Warranty Corp.	
Northwest Community Credit Union	Malcolm J Corrigall Corrigall & McClintock LLP 936 Central Ave PO Box 1178 Coos Bay, OR 97420 541-269-1123
Old West Federal Credit Union	
Oregon Department of Transportation, DMV Services	

LIST OF DEFENDANTS AND ATTORNEY(S)

US Bankruptcy Court Case No. 05-40182-tmb7

DEFENDANTS	ATTORNEY(S)
James B. Palmer and Vicky L. Palmer	
Portland Teachers Credit Union	
Sport Leasing	
Sterling Savings Bank	Sanford R. Landress, Esq. Greene & Markley PC 1515 SW 5th Ave, Ste 600 Portland, OR 97201 503-295-2668
United Finance Company	
Unitus Community Credit Union	David J Elkanich, Esq. Hinshaw & Culbertson LLP 1000 SW Broadway, Ste 1950 Portland, OR 97205 503-243-3243
WFS Financial	